



Citizens Tri-County Bank

March 8, 2006

Robert E. Feldman
Executive Secretary
Federal Deposit Insurance Corporation
550 17th Street, N.W.
Washington, D.C. 20429

Re Comments Regarding Wal-Mart Application for Insurance and Industrial Bank Charter

Dear Mr. Feldman,

I strongly oppose the application of Wal-Mart Stores, Inc., for Federal deposit insurance coverage for an ILC charter in Utah. As a community banker, I believe that allowing Wal-Mart to own a bank charter and potentially open branches in its network of stores would do irreparable damage to my community and my institution, and pose a severe systemic risk to our nation's economy.

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Sincerely,

Jan Brewer

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DUNLAP
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Sharon Kenner

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Sincerely,

ALFAMONT
(931) 692-3221

DUNLAP
(423) 949-2173

JASPER
(423) 942-1990

MONTEAGLE
(931) 974-4242

PALMER
(931) 779-3288

PIKEVILLE
(423) 447-2107

MCMINNVILLE DOWNTOWN
(931) 473-5561

SHAW'S MOUNTAIN
(423) 886-2808

WODDY DAIRY
(423) 337-7170

SOUTHERN PITTSBURGH
(423) 837-8645

TRACY CITY DEPOT
(931) 592-2741

TRACY CITY
(931) 592-9221

WHITWELL
(423) 658-5880

MCMINNVILLE PLAZA
(931) 507-2265



Citizens Tri-County Bank

March 8, 2006

Robert E. Feldman
Executive Secretary
Federal Deposit Insurance Corporation
550 17th Street, N.W.,
Washington, D.C. 20429

Re Comments Regarding Wal-Mart Application for Insurance and Industrial Bank Charter

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ALTAMONT
(931) 692-3221

DUNLAP
(423) 749-2173

JASPER
(423) 942-1940

MONTEAGLE
(931) 924-4242

PALMER
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PIKEVILLE
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McMINNVILLE DOWNTOWN
(931) 473-5561

SIGNAL MOUNTAIN
(423) 886-7658

SOLDA TOWN
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SOUTH PITTSBURG
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TRACY CITY DEPOT
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TRACY CITY
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WHITWELL
(423) 658-5880

McMINNVILLE PLAZA
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Citizens Tri-County Bank

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Sharon Harmon

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(931) 692-3221

DUNLAP
(423) 949-2173

JASPER
(423) 942-1990

MONTEAGLE
(931) 924-4242

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SODDY DAISSY
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SMITH FITZPATRICK
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SPRING CITY DEPOT
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WHITWELL
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McMINNVILLE PLAZA
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Citizens Tri-County Bank

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ALTAMONT
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DUNLAP
(423) 949-2173

JASPER
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MONTEAGLE
(931) 924-4242

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(423) 658-5880

MC MINNVILLE PLAZA
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Citizens Tri-County Bank

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MONTEAGUE
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PALMER
(931) 779-3288

PIKEVILLE
(423) 447-2107

MC MINNVILLE DOWNTOWN
(931) 473-5561

SHILOH MOUNTAIN
(423) 886-2868

SODEY DALE
(423) 232-7110

SOUTH PITTSBURGH
(423) 837-8645

TRACY CITY DEPOT
(931) 592-2741

TRACY CITY
(931) 592-9221

WHITWELL
(423) 658-5880

MC MINNVILLE PLAZA
(931) 507-2265



Citizens Tri-County Bank

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Sincerely,

Melinda Chance

ALFAMONT
(931) 692-3221

DUNLAP
(423) 949-2173

JASPER
(423) 942-1990

MONTEACLE
(931) 924-4242

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MCMINNVILLE DOWNTOWN
(931) 473-5561

SOUTH MACOMB
(423) 886-2868

JODDY DAISY
(423) 332-7111

SOUTH FORTS BR.
(423) 837-8645

FRANK CRYSLER
(931) 592-2741

TRACY CITY
(931) 592-9221

WHITEWELL
(423) 658-5880

MCMINNVILLE PLAZA
(931) 507-2265



Citizens Tri-County Bank

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Joe Creighton

ALTAMONT
(931) 692-3221

DUNLAP
(423) 949-2173

JASPER
(423) 942-1990

MONTICELLO
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MEMPHISVILLE DOWNTOWN
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TRIPOLI MOUNTAIN
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SODDY DUNSMIRE
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SOUTH PATTERSON
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HEATH CREEK DEPOT
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DEACON CREEK
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WHITWELL
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MEMPHISVILLE PLAZA
(931) 507-2265



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Bobbie Williams

ALTAMONT
(931) 692-3221

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SCOTTY DAVIS
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Sincerely,

ALTAMONT
(931) 692-3221

DUNLAP
(423) 949-2173

JASPER
(423) 942-1990

MONTEAGLE
(931) 924-4242

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SIGNAL MOUNTAIN
(423) 886-2868

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SOUTH PITTSBURGH
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(931) 592-4741

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(931) 507-2265



Citizens Tri-County Bank

March 8 2006

Robert E. Feldman
Executive Secretary
Federal Deposit Insurance Corporation
550 17th Street, N.W.
Washington, D.C. 20429

Re: Comments Regarding Wal-Mart Application for Insurance and Industrial Bank Charter

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Danya R. Newton

AITAMONT
(931) 692-3221

DUNI AP
(423) 949-2173

JASPER
(423) 942-1990

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Citizens Tri-County Bank

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Sincerely,

Melissa Egner

ALTAMONT
(931) 692-3221

DUNLAP
(423) 949-2174

JASPER
(423) 942-1990

MONTICELLO
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Citizens Tri-County Bank

March 8, 2006

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Sincerely,

ALTAMONT
(931) 692-3221

DUNLAP
(423) 949-2113

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MONTEAGLE
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Citizens Tri-County Bank

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DUNI AP
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PALMER
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SADLER MOUNTAIN
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SOEDY DAISY
(423) 332-7110

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(423) 837-8645

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(931) 592-2741

TRACY CITY
(931) 592-9221

WHITWELL
(423) 658-5880

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Citizens Tri-County Bank

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Sincerely,

Jonathan W. Walker

ALTAMONT
(931) 692-3771

DUMFRIES
(423) 949-2173

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(423) 942-1996

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SNAL MOUNTAIN
(423) 586-2868

SODDY DYSART
(423) 722-7110

SMITH PITTSBURGH
(423) 817-3615

TRACY CITY-DEPOT
(931) 592-2741

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WHITEWELL
(423) 658-5880

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Citizens Tri-County Bank

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Darlene Canton

ALTAMONT
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Citizens Tri-County Bank

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